

Warranty Deed

THIS INDENTURE, made and entered into this 17th day of July 1997

by and between Gary John Reynolds and wife, Sidney D. Reynolds

of the first part, and Helen W. Carruthers

WITNESSETH: That for the consideration hereinafter expressed the said party/parties of the second part has/have bargained and sold and does/do hereby bargain, sell, convey and confirm unto the said party/parties of the second part the following described real estate, situated and being in Hernando County of DeSoto State of MS

Lot 146, Woodland Lake Subdivision, in Sections 18 and 19, Township 3 South, Range 9 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 1, Pages 15a-15c, in the office of the Chancery Clerk of DeSoto County, Mississippi.

STATE MS. - DESOTO CO.

JUL 17 4 10 PM '97 ^{MC}

BK 319 PG 51
W.E. DAVIS CH. CLK.

This being the same property conveyed to Grantors herein by Warranty Deed recorded in Book 300, Page 148.

TO HAVE AND TO HOLD The aforesaid real estate, together with all the appurtenances and hereditaments thereunto belonging or in any wise appertaining unto the said party/parties of the second part, his/her/their heirs and assigns in fee simple forever.

And the said party/parties of the first part does/do hereby covenant with the said party/parties of the second part that

he/she/they is/are lawfully seized in fee of the aforescribed real estate; that he/she/they has/have a good right to sell and convey the same; that the same is unencumbered, except for 1997 DeSoto County real property taxes, and 40' Building Line on water front as shown on recorded plat Subordination of Lien in Book 62, Page 23 and Right of Way to Coahoma Electric Power Association, Inc., in Book 37, Page 433; and 1/2 of all minerals, including oil and gas, in deed recorded in Book 43, Page 161, said Clerk's Office. Covenants or Restrictions in Plat Book 1, Page 15a-15c and P/A Book 44, Page 565. and that the title and quiet possession thereto he/she/they will warrant and forever defend against the lawful claims of all persons.

THE CONSIDERATION for this conveyance is as follows: Ten Dollars and other valuable consideration, receipt of which is hereby acknowledged.

WITNESS the signature (s) of the said party/parties of the first part the day and year first above written.

Gary John Reynolds

Sidney D. Reynolds

INDIVIDUAL

STATE OF TENNESSEE,
COUNTY OF SHELBY.

Personally appeared before me, W. Grady McDonald
a Notary Public of said County and State, Gary John Reynolds
Sidney D. Reynolds, the within named bargainor,
with whom I am personally acquainted (or proved to me on the basis of satis-
factory evidence), and who acknowledged that he executed the within
instrument for the purposes therein contained.

Witness my hand, at office, this 17th day of July, 1997.

Notary Public

My Commission Expires 27 day of Feb

ATTORNEY IN FACT

STATE OF TENNESSEE,
COUNTY OF SHELBY.

On this _____ day of _____
personally appeared _____
to me known (or proved to me on the basis of satisfactory evidence) to be the
person who executed the foregoing instrument in behalf of _____

acknowledged that he executed the same as the free act and deed of
said _____

Witness my hand, at office, this _____ day of _____, 19____.

Notary Public

My Commission Expires _____ day of _____, 19____.

INDIVIDUAL

STATE OF TENNESSEE,
COUNTY OF SHELBY.

Personally appeared before me, _____
a Notary Public of said County and State, _____
_____, the within named bargainor,
with whom I am personally acquainted (or proved to me on the basis of satis-
factory evidence), and who acknowledged that he executed the within
instrument for the purposes therein contained.

Witness my hand, at office, this 17th day of July, 1997.

Notary Public

My Commission Expires _____ day of _____, 19____.

PARTNERSHIP

STATE OF TENNESSEE,
COUNTY OF SHELBY.

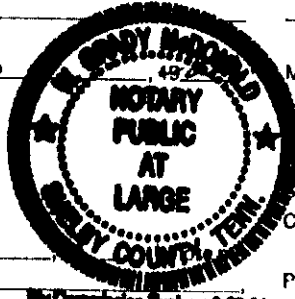
Before me, _____, a Notary
Public of said State and County aforesaid, personally appeared _____
_____, with whom I am personally acquainted
(or proved to me on the basis of satisfactory evidence), and who, upon oath,
acknowledged himself (or herself) to be a partner of _____

_____, the within named bargainor,
a partnership, and that he as such partner, executed the foregoing instru-
ment for the purpose therein contained, by signing the name of the partner-
ship by himself (or herself) as partner.

Witness my hand and seal, this _____ day of _____, 19____.

Notary Public

My Commission Expires _____ day of _____, 19____.



File Number: 9706196

Parcel Number: 3094-1901.0-00146.00

(FOR RECORDING DATA ONLY)

Property address: 3020 Spruce Cove
Hernando, MS 38632
Mail tax bills to: (Person or Agency responsible
for payment of taxes)
Helen W. Carruthers
1008 Marcia Road
Memphis, TN 38117

This instrument prepared by: Fearnley & Califf, PLLC
6389 Quail Hollow Road, Suite 202
Memphis, Tennessee 38120

State tax..... \$.....

Register's fee.....

Recording fee..... 7.00

Total

T.G. #

Return to: Goeldner & Walsh, P.A.
Attorneys at Law
P.O. Box 1468
Southaven, MS 38671-1468
342-7700

Property Owner's Name and Address

Helen W. Carruthers1008 Marcia RoadXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXMemphis, TN 38117Phone: 901-685-6858

Home

NONE

Work

SS#: 410-74-8918

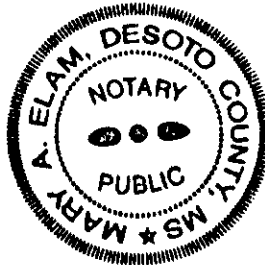
I, or we, hereby swear or affirm that, to the best
of affiant's knowledge, information, and belief,
the actual consideration for this transfer or value
of the property transferred, whichever is greater,
is \$.....115,000.00....., which amount is equal to or
greater than the amount which the property
transferred would command at a fair and volun-
tary sale.

Mary B. Walsh
Affiant

Subscribed and sworn to before me this
17th day of July, 1997.

Notary Public

My Commission Expires:



MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES NOV. 3, 2000
BONDED THRU STEGALL NOTARY SERVICE

Grantor's Address:

Gary John Reynolds & Sidney D. Reynolds
761 Fairway Trails

Hernando, MS 38632Phone: 601-429-2775 HomeN/A

Work

SS#(HIS): 337-50-1480

SS#(HER): 426-31-8409

MRS. MATTYLE BOWE GENTRY

Services for Mrs. Mattyle Bowe Gentry of Olive Branch were held 3:30 p.m. Monday, December 31 at Brantley Funeral Home in Olive Branch with burial in Blocker Cemetery there. Mrs. Gentry, 81, died Saturday, December 29 at Baptist Memorial Hospital. She was a member of First Baptist Church in Olive Branch. The widow of V. Gentry, she leaves a son, Dicky Gentry of Olive Branch; a sister, Agnes Bailey Bowe of Memphis, four grandchildren and a great-grandson.

MRS. KATHERINE P. GREGORY

Services for Mrs. Katherine P. Gregory of Hernando were held at 3 p.m. Friday, January 4 at Forest Hill Funeral Home Midtown with burial in Forest Hill Cemetery Midtown. Mrs. Gregory, 79, died Wednesday, January 2 at Methodist Hospital South. She was a Baptist and a member of Rebecca Lodge. The widow of Mike Gregory, she leaves a stepdaughter, Mrs. Monnye Katherine Kassell of Memphis; two sisters, Mrs. Geraldine Greb of Memphis, Mrs. Geniece Cissell of Coals, Ark., and Mrs. Jo Ryals of Joiner, Ark.; a brother, William I. Gregory of Austin, Texas, and 10 grandchildren. The family requests that memorials be sent to Methodist Hospitals Foundation.

MISS CANDICE JEAN HOUSTON

Miss Candice Jean Houston, 11-year-old daughter of Mr. and Mrs. James A. Houston of Olive Branch, student at SBEC died Saturday, December 29 at the University of Minneapolis Hospital after a long illness. Services were held at 3 p.m. Wednesday, January 2 at Forest Hill Funeral Home South with burial in Forest Hill Cemetery South. She was a member of Broadway Baptist Church. She also leaves two daughters, Miss Tabitha Lynn Houston and Miss Crystal Michelle Houston, both of the home; her grandmothers, Mrs. C. Evelyn Houston of Memphis and Mrs. Jean Drake of Savannah, Tenn., and her great-grandmother, Mrs. Florence C. Houston of Altoona, Pa. The family requests that any memorials be sent to St. Jude Children's Research Hospital.

JAMES MICHAEL 'JAMIE' MEDLIN

Services for James Michael 'Jamie' Medlin of Southaven were held Thursday, January 3 at Brantley-Phillips Funeral Home in Southaven with burial in Hernando Memorial Park. Mr. Medlin, 18, died Saturday, December 29 at Southaven of a brain tumor. He leaves his grandmother who reared him, Mrs. Bobbie Medlin of Southaven; a sister, Mrs. Jeanne Alsbrook of Southaven; a brother, David Medlin of Horn Lake, Charles Medlin of Memphis and Earl Medlin of Durham, N. C., and his father, Wallace Medlin of Durham.

TOM NELSON

Services for Tom Nelson of Hernando were held at 1 p.m. Saturday, January 2 at Brantley-Phillips Funeral Home in Hernando with burial in Love Cemetery. Mr. Nelson, 72, died Saturday, December 29 at his home. He was a member of Ebenezer Baptist Church, Hernando, Southaven Loyal Order of the Moose Lodge, Southaven Mobile Dealers Association and National Automobile Dealers Association. He leaves his wife, Mickey Nelson; three daughters, Patricia Burner of Ripley, Tenn., Mrs. Felicia Botto of Memphis and Mrs. Marguerite Blair of Denver; a son, Tommy Nelson; his mother, Mrs. Mary Nelson of Waynesville, Tenn.; his sisters, Mrs. Margie Brookshire and Mrs. Elnora Brookshire of Waynesville, and Mrs. Audrey Lane Coward of Memphis. He also leaves two brothers, Frank Nelson and Jim Nelson, both of Memphis, and seven grandchildren.

LUCILLE McCARVER PARK

Services for Betty Lucille McCarver Park of Southaven were held at 10:30 a.m. Saturday, January 5 at St. Paul Catholic Church, where she was a member, with burial in Forest Hill Cemetery South. She died Thursday, January 3 at her home. Forest Hill Funeral Home.

Application for the change was recommended by the Planning

home developments, which subdivisions of three-acre lots are intended for trailer homes.

1991 Farm Program

BK 0319PG0053

Provided by the DeSoto County ASCS Office

The DeSoto County ASCS Office has received some of the details of the 1991 Farm Program. Listed below are some of the pertinent facts needed to start making plans for the coming crop year:

	Wheat	Corn	Grain Sorg.	Oats	Cotton
ACR	15%	7.5%	7.5%	0%	5%
Target Price	\$4.00	\$2.75	\$2.61	\$1.45	\$7.29
Est. Deff.	\$1.40	\$5.58	\$5.56	\$1.15	\$1.10
Adv. Deff.	\$5.56	\$2.32	\$2.24	\$0.06	\$0.04
Loan Rate	\$2.04	\$1.62	\$1.54	\$0.83	\$5.077

Some additional facts on the program are as follows: The full ACR has to be made when signing up for the program no matter how much you are intending to plant. If you plan to move acreage base you have to sign-up in the crop you are moving base from and the crop you are moving base acreage to. You can move up to 25% of a base acreage to another base crop or to an oilseed crop. Marketing loans will be available for cotton, oilseeds and honey.

Details on the basic farm program are available at the DeSoto County ASCS Office. Anyone having questions on how the program will work on their farm operation should contact the ASCS office.

Soil Conservation Plans reviewed with landuser

By Duane Steadham
Soil Conservationist, SCS
"Conservation Plans"

Over the last several years, conservation plans have been developed on over 35,000 acres of highly erodible land in DeSoto County. During the next several months, our office in Hernando is planning to contact each landuser or owner for whom a conservation plan was developed. This personal contact is to stress the importance of following your plan. Farmers must be actively applying their ap-

proved conservation plan to remain eligible for USDA Farm Program benefits.

Remember that it is the landuser's responsibility to carry out your conservation plan. If you have questions about your plan before you are contacted by our office, please feel free to call us.

Services of the Soil Conservation Service are provided regardless of race, color, national origin, religion, sex, age, marital status or handicap.

DeSoto Births

June and William Jones, Olive Branch, a boy, born December 24 at 3:57 p.m. at Baptist East.

Shannon and Donald Chatelain, Jr., Olive Branch, a girl, born December 26 at 12:16 a.m. at Baptist East.

Diana and Ray Humphrey, Jr., Southaven, a girl, born December 27 at 12:57 p.m. at Baptist East.

Tina and Tim C. Kirkman, Horn Lake, a girl, born December 27 at 3:43 a.m. at Baptist Hospital-DeSoto.

Monica and Ray L. Kirby, Horn

Judy and Patrick Arth, Hernando, a boy, born December 27 at 2:05 p.m. at Baptist East.

Terri and Timothy D. Park, Southaven, a girl, born December 29 at 8:44 a.m. at Baptist Hospital-DeSoto.

Wanda and English E. Jones, La Cormorant, a boy, born December 30 at 10:50 a.m. at Baptist Hospital-DeSoto.

Jacquelyn and Darrel Pettie, Olive Branch, a boy, born January 1 at 1:47 p.m. at Baptist East.

Constance and John Glenn, Wal

8K0319PG0054

SotoDeaths

MRS. HENRIETTA ALEXANDER

Services for Mrs. Henrietta Alexander of Southaven were held at 1 p.m. Saturday, January 5 at Brown Baptist Church in Southaven, where she was a member, with burial in the church cemetery. Mrs. Alexander, 68, died Wednesday, January 2 at Methodist Hospital South. The funeral home in Hernando had charge. The widow of J. D. Alexander, she leaves a son, Tommy D. Alexander; a sister, Annie Cobb, and a brother, Poster Dailey, both of Memphis; and two whom she reared, Mrs. Jean Ether Smith of Southaven and Mary L. Jones of Memphis.

MRS. ANNIE LOU FREDERICK

Services for Mrs. Annie Lou Frederick of Walls, formerly of Memphis, were held at 11 a.m. Thursday, January 3 at Memphis Home Poplar Chapel with burial in Memory Hill Gardens. Mrs. Frederick, 72, died Monday, December 31 at Methodist Hospital. She was a member of Kensington Baptist Church and the widow of J. L. Frederick. She leaves her husband, Thomas Jewel Frederick; a daughter, Shelia Frederick Chandler of Maysville, Ga.; three sons, J. L. Frederick of Walls, Fred A. Frederick of San Antonio and J. L. Frederick of Southaven; a sister, Mrs. Ruth Gambers of Memphis; and six grandchildren.

MRS. MATTY BOWE GENTRY

Services for Mrs. Matty Bowe Gentry of Olive Branch were held at 11 a.m. Monday, December 31 at Brantley Funeral Home in Olive Branch with burial in Blocker Cemetery there. Mrs. Gentry, 81, died Sunday, December 29 at Baptist Memorial Hospital. She was a member of the Baptist Church in Olive Branch. The widow of V. L. Gentry, she leaves a son, Dicky Gentry of Olive Branch; a sister, Mrs. M. Bowe of Memphis, four grandchildren and a great-grandson.

MRS. KATHERINE P. GREGORY

Services for Mrs. Katherine P. Gregory of Hernando were held at 11 a.m. Monday, January 4 at Forest Hill Funeral Home Midtown with burial in Forest Hill Cemetery Midtown. Mrs. Gregory, 79, died Sunday, January 3 at Methodist Hospital South. She was a Baptist and a member of the Forest Hill Lodge. The widow of Mike Gregory, she leaves a son, Mrs. Monnye Katherine Kassell of Memphis; a daughter, Mrs. Gene Greb of Memphis, Mrs. Geniece Cissell of Memphis, Mrs. B. Ryals of Joiner, Ark.; a brother, William I. Gregory of Memphis; and 10 grandchildren. The family requests that contributions be made to the Methodist Hospitals Foundation.

MRS. DICE JEAN HOUSTON

Supervisors eye limit for mobile homes in E

By Jack Bond

County supervisors were expected to consider the rezoning of an estimated 13 square miles of Eudora area property on Jan. 8.

Normally, the Planning Commission recommendations would have come before the Board of Supervisors Wednesday, Jan. 9; but because of an annual out-of-town meeting, supervisors moved the agenda to Jan. 8.

The rezoning item is an application by about 100 residents who want to change the existing classification from Agriculture (A) to Agriculture/Residential (AR).

Under an A designation, mobile homes are allowed. But an AR designation would limit the development of mobile homes to hardship cases only.

Application for the change was recommended by the Planning

Commission Nov. 29 by a vote of 5 to 4.

Commissioner Thomas Plunkett led the opposition to making the change, explaining that it was unfair to long-time land owners who wished to deed parcels to their children who would live there in mobile homes until they could afford more substantial housing.

By restricting the development of mobile homes, he declared, the county would be favoring wealthy newcomers who could afford to construct more expensive homes, while denying existing owners the right to live on their land until they could afford nicer homes.

During the discussion Commissioner Gary Higdon moved to declare a moratorium on mobile home developments, which are subdivisions of three-acre lots that are intended for trailer homes.

1991 Farm Program

Provided by the DeSoto County ASCS Office

The DeSoto County ASCS Office has received some of the details of the 1991 Farm Program. Listed below are some of the pertinent facts needed to start making plans for the coming crop year:

	Wheat	Corn	Grain Sorg.	Oats	Cotton
ACR	15%	7.5%	7.5%	0%	5%
Target Price	\$4.00	\$2.75	\$2.61	\$1.45	\$.729
Est. Deff.	\$1.40	\$.58	\$.56	\$.15	\$.10
Adv. Deff.	\$.56	\$.232	\$.224	\$.06	\$.04
Loan Rate	\$2.04	\$1.62	\$1.54	\$.83	\$.5077

Some additional facts on the program are as follows: The full ACR has to be made when signing up for the program no matter how much you are intending to plant. If you plan to move acreage base you have to sign-up in the crop you are moving base from and the crop you are moving base acreage to. You can move up to 25% of a base acreage to